CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

Borrower Name(s): [Insert Borrower Name]
Property Address: [Insert Property Address]
Account Number: [Insert Account Number]

NOTICE OF INTENT TO ACCELERATE

Dear [Insert Borrower Name]:

You are hereby notified that you are in default under the terms of your Promissory Note and Real Estate Mortgage/Deed of Trust held by the United States Department of Agriculture (USDA) Rural Development. Your account is currently delinquent because you have failed to make the required monthly payments.

Amount Required to Cure Default: $[Insert Total Past Due Amount]

To cure this default, you must pay the full amount listed above on or before [Insert Deadline Date, typically 30 days from notice]. Payment must be made by certified check, cashier's check, or money order payable to "USDA Rural Development."

If you do not cure the default by the date stated above, USDA Rural Development intends to **accelerate** your loan. Acceleration means the entire unpaid balance of your loan, including principal, interest, and any fees, will become immediately due and payable in full. If the full balance is not paid following acceleration, the USDA will initiate foreclosure proceedings to sell your property at public auction.

Under certain circumstances, you may be eligible for loan servicing options to avoid foreclosure, such as a repayment plan, loan modification, or interest assistance. To discuss these options, you must contact our office immediately at [Insert Phone Number].

If you are currently a debtor in a bankruptcy proceeding or have received a discharge in bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt from you personally.

Sincerely,

[Authorized Signature]
[Printed Name]
[Title]
USDA Rural Development